FEB 1 1 2004

STATE OF ARIZONA

DEF	T. KE	- ME	SURAN	CF
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DEPARTMENT OF INSURANCE

	In the Matter of:)
	JAMES G. KENT) No. 04A-027-INS
Respondent.		CONSENT ORDER
)
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The State of Arizona Department of Insurance ("Department") has received evidence that James G. Kent ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- Respondent is, and was at all material times, licensed as a non-resident
 Life/Health/Accident producer, Arizona license number 155424, which license expires June
 30, 2005.
- 2. On October 2, 2003, the Illinois Department of Insurance issued an 'Order of Revocation' revoking Respondent's Illinois resident insurance license effective 30 days from the date of the order and alleged that he improperly converted monies received in the course of doing insurance business, intentionally misrepresented the terms of an actual insurance contract, and demonstrated untrustworthiness and financial irresponsibility in the conduct of business.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

- 2. Respondent's conduct as described above constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere within the meaning of A.R.S. § 20 -295(A)(8).
- 3. Respondent's conduct as described above constitutes having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory within the meaning of A.R.S. § 20 -295(A)(9).
- **4.** Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and 20-295(F).

ORDER

IT IS HEREBY ORDERED THAT Respondent's license is revoked effective immediately upon entry of this Order.

DATED AND EFFECTIVE this _______ day of <u>February</u>, 2004.

CHRISTINA URIAS Director of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
- 3. Respondent is aware of his right to notice and a hearing at which he may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to him to induce him to enter into this Consent Order and that he has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against him and does not preclude any other agency, officer, or subdivision of this state from instituting civil or criminal proceedings as may be appropriate now or in the future.

2-5-04 Date

James G. Kent License Number 155424

COPIES of the foregoing mailed/delivered this 11th day of February, 2004, to:

1			
2	James G. Kent		
3	117 Regent Estates Road Jacksonville, IL 62650		
4			
5	Gerrie L. Marks, Deputy Director Catherine M. O'Neil, Consumer Legal Affairs Officer		
6	Rebecca Sanchez, Licensing Arnold Sniegowski, Investigations Supervisor		
7	Helene Tomme, Investigator Department of Insurance 2910 North 44 th Street, Suite 210		
8	2910 North 44" Street, Suite 210 Phoenix, Arizona 85018		
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10	Curren Buston		
11	Curvey Walters Burton		
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